

Exhibit**A****DU Underwriting Findings****SUMMARY**

| | | | |
|-----------------------|--------------------|--------------|------------|
| Recommendation | Approve/Ineligible | Co-Borrower | [REDACTED] |
| Primary Borrower | RACHEL MACIK | Casefile ID | [REDACTED] |
| Lender Loan Number | [REDACTED] | Submitted By | d0b58cxc |
| Submission Date | 06/14/2013 01:16PM | DU Version | 9.0 |
| First Submission Date | 06/14/2013 01:16PM | | |
| Submission Number | 1 | | |

Mortgage Information

| | | | |
|-----------------------|--------------------------|-------------------|--------------|
| LTV/CLTV/HCLTV | 95.00% / 95.00% / 95.00% | Note Rate | 4.875% |
| Housing Expense Ratio | 15.78% | Loan Type | Conventional |
| Total Expense Ratio | 43.53% | Loan Term | 360 |
| Total Loan Amount | \$268359.00 | Amortization Type | Fixed Rate |
| Sales Price | \$282484.00 | Loan Purpose | Purchase |
| Appraised Value | \$0.00 | Refi Purpose | |

Property Information

| | | | |
|------------------|------------|------------------|-------------------|
| Property Address | [REDACTED] | Number of Units | 1 |
| | [REDACTED] | Occupancy Status | Primary Residence |
| Property Type | Detached | | |

RISK/ELIGIBILITY

- 1 This case does not meet Fannie Mae's eligibility requirements.
- 2 Desktop Underwriter has identified the following mortgage tradeline on the credit report, or a mortgage listed on the loan application, that was past due by two or more payments within the 12 months prior to the credit report date. This loan casefile is ineligible for delivery to Fannie Mae.

| Borrower | Creditor | Account |
|--------------|----------|------------|
| RACHEL MACIK | CHASE | [REDACTED] |

FINDINGS

- 3 The following risk factors represent strengths in the borrower's loan application:
Loan Purpose

VERIFICATION MESSAGES/APPROVAL CONDITIONS

- 4 This loan is also subject to all other lender specified conditions and must comply with all applicable federal, state, and local laws and regulations.
- 5 Based on the credit report obtained through Desktop Underwriter, this loan casefile must close on or before 09/09/2013. All credit documents must be no more than 90 days old on the date the note is signed. For new construction, the credit documents must be no more than 120 days old on the date the note is signed. For guidelines on the age of the appraisal or property